

# United States Bankruptcy Court

## Eastern District of Michigan

# Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Morrison, Steven Karr</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Morrison, Lori Anne</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>FKA Lori Anne Tessier; FKA Lori Tessier Davis</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-1019</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0116</b>
Street Address of Debtor (No. and Street, City, and State): <b>17830 Parkridge Dr. Riverview, MI</b> <div style="text-align: right;">ZIP Code <b>48193</b></div>	Street Address of Joint Debtor (No. and Street, City, and State): <b>17830 Parkridge Dr. Riverview, MI</b> <div style="text-align: right;">ZIP Code <b>48193</b></div>
County of Residence or of the Principal Place of Business: <b>Wayne</b>	County of Residence or of the Principal Place of Business: <b>Wayne</b>
Mailing Address of Debtor (if different from street address):  <div style="text-align: right;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address):  <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):	

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  <table style="width:100%;"> <tr> <td colspan="10">Estimated Number of Creditors</td> </tr> <tr> <td><input checked="" type="checkbox"/> 1-49</td> <td><input type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table> <table style="width:100%;"> <tr> <td colspan="10">Estimated Assets</td> </tr> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table> <table style="width:100%;"> <tr> <td colspan="10">Estimated Liabilities</td> </tr> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	Estimated Number of Creditors										<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000	Estimated Assets										<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	Estimated Liabilities										<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	THIS SPACE IS FOR COURT USE ONLY
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**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Morrison, Steven Karr****Morrison, Lori Anne****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Sonya N. Goll****October 21, 2009**

Signature of Attorney for Debtor(s)

(Date)

**Sonya N. Goll P61136 sgoll@sbplclaw.com****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Morrison, Steven Karr****Morrison, Lori Anne****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Steven Karr Morrison**Signature of Debtor **Steven Karr Morrison****X /s/ Lori Anne Morrison**Signature of Joint Debtor **Lori Anne Morrison**

Telephone Number (If not represented by attorney)

**October 21, 2009**

Date

**Signature of Attorney\*****X /s/ Sonya N. Goll**

Signature of Attorney for Debtor(s)

**Sonya N. Goll P61136 sgoll@sbplclaw.com**

Printed Name of Attorney for Debtor(s)

**Stevenson & Bullock, P.L.C.**

Firm Name

**29200 Southfield Rd.****Suite 210****Southfield, MI 48076**

Address

**(248)423-8200 Fax: (248)423-8201**

Telephone Number

**October 21, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

**United States Bankruptcy Court**  
**Eastern District of Michigan**

In re **Steven Karr Morrison,  
Lori Anne Morrison**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>172,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>36,475.96</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>239,887.27</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>2</b>		<b>85,411.54</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>2,736.32</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>4,333.95</b>
Total Number of Sheets of ALL Schedules		<b>16</b>			
Total Assets			<b>208,475.96</b>		
Total Liabilities				<b>325,298.81</b>	

**United States Bankruptcy Court**  
**Eastern District of Michigan**

In re **Steven Karr Morrison,  
Lori Anne Morrison**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>2,736.32</b>
Average Expenses (from Schedule J, Line 18)	<b>4,333.95</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>6,004.66</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>53,087.27</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>85,411.54</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>138,498.81</b>

In re     **Steven Karr Morrison,  
Lori Anne Morrison**

Case No. \_\_\_\_\_

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
17830 Parkridge Dr. Riverview, MI 48193 (Debtors' residence)	Tenancy by the Entireties	J	172,000.00	211,190.25

Sub-Total >     **172,000.00**     (Total of this page)

Total >     **172,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Steven Karr Morrison,  
Lori Anne Morrison**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>cash</b>	<b>H</b>	<b>70.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Bank of America Checking account 5580</b>	<b>J</b>	<b>2,246.78</b>
		<b>Teamsters Credit Union Savings account 0113</b>	<b>J</b>	<b>1.27</b>
		<b>Michigan Catholic Credit Union Savings account</b>	<b>J</b>	<b>5.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Misc. household goods and furniture</b>	<b>J</b>	<b>12,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Misc. pictures, cd's and dvd's</b>	<b>J</b>	<b>100.00</b>
6. Wearing apparel.		<b>Misc. clothing</b>	<b>H</b>	<b>215.00</b>
		<b>Misc. clothing</b>	<b>W</b>	<b>445.00</b>
7. Furs and jewelry.		<b>ring</b>	<b>H</b>	<b>200.00</b>
		<b>2 rings, five necklaces, three bracelets, one watch</b>	<b>W</b>	<b>1,275.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Two bikes, one camera</b>	<b>J</b>	<b>260.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>All State Term Life Insurance Policy</b>	<b>H</b>	<b>Unknown</b>
Sub-Total > (Total of this page)				<b>16,818.05</b>

3 continuation sheets attached to the Schedule of Personal Property

In re **Steven Karr Morrison,  
Lori Anne Morrison**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Central States Teamster Southeast and Southwest Area Pension Fund</b>	<b>H</b>	<b>Unknown</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>2009 anticipated federal tax refund</b>	<b>J</b>	<b>4,653.75</b>
		<b>2009 anticipated state tax refund</b>	<b>J</b>	<b>29.16</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **4,682.91**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached  
to the Schedule of Personal Property

**09-72473-tjt Doc 1 Filed 10/21/09 Entered 10/21/09 12:24:54 Page 8 of 42**



In re **Steven Karr Morrison,  
Lori Anne Morrison**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2006 Pontiac Torrent</b>	<b>J</b>	<b>9,000.00</b>
		<b>2005 Pontiac Grand Am</b>	<b>J</b>	<b>5,800.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>Desktop computer with fax/printer/scanner combo</b>	<b>J</b>	<b>150.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>cat</b>		<b>J</b>	<b>25.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			

Sub-Total > **14,975.00**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached  
to the Schedule of Personal Property

**09-72473-tjt Doc 1 Filed 10/21/09 Entered 10/21/09 12:24:54 Page 9 of 42**

In re     **Steven Karr Morrison,  
Lori Anne Morrison**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total >     **0.00**

(Total of this page)

Total >     **36,475.96**

In re **Steven Karr Morrison**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Cash on Hand</u></b>			
cash	11 U.S.C. § 522(d)(5)	70.00	70.00
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
<b><u>Bank of America</u></b>	11 U.S.C. § 522(d)(5)	1,123.39	2,246.78
Checking account 5580			
Teamsters Credit Union	11 U.S.C. § 522(d)(5)	0.63	1.27
Savings account 0113			
Michigan Catholic Credit Union	11 U.S.C. § 522(d)(5)	2.50	5.00
Savings account			
<b><u>Household Goods and Furnishings</u></b>			
Misc. household goods and furniture	11 U.S.C. § 522(d)(3)	6,000.00	12,000.00
<b><u>Books, Pictures and Other Art Objects; Collectibles</u></b>			
Misc. pictures, cd's and dvd's	11 U.S.C. § 522(d)(5)	50.00	100.00
<b><u>Wearing Apparel</u></b>			
Misc. clothing	11 U.S.C. § 522(d)(3)	215.00	215.00
<b><u>Furs and Jewelry</u></b>			
ring	11 U.S.C. § 522(d)(4)	200.00	200.00
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
Two bikes, one camera	11 U.S.C. § 522(d)(5)	130.00	260.00
<b><u>Interests in Insurance Policies</u></b>			
All State Term Life Insurance Policy	11 U.S.C. § 522(d)(7)	100%	Unknown
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
Central States Teamster Southeast and	11 U.S.C. § 522(d)(10)(E)	100%	Unknown
Southwest Area Pension Fund	11 U.S.C. § 522(d)(12)	100%	
<b><u>Other Liquidated Debts Owning Debtor Including Tax Refund</u></b>			
2009 anticipated federal tax refund	11 U.S.C. § 522(d)(5)	2,326.87	4,653.75
2009 anticipated state tax refund	11 U.S.C. § 522(d)(5)	14.58	29.16
<b><u>Office Equipment, Furnishings and Supplies</u></b>			
Desktop computer with fax/printer/scanner combo	11 U.S.C. § 522(d)(3)	75.00	150.00
<b><u>Animals</u></b>			
cat	11 U.S.C. § 522(d)(5)	12.50	25.00

Total: **10,220.47** **19,955.96**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Lori Anne Morrison**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
<b>Bank of America</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1,123.39</b>	<b>2,246.78</b>
<b>Checking account 5580</b>			
<b>Teamsters Credit Union</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>0.64</b>	<b>1.27</b>
<b>Savings account 0113</b>			
<b>Michigan Catholic Credit Union</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>2.50</b>	<b>5.00</b>
<b>Savings account</b>			
<b><u>Household Goods and Furnishings</u></b>			
<b>Misc. household goods and furniture</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>6,000.00</b>	<b>12,000.00</b>
<b><u>Books, Pictures and Other Art Objects; Collectibles</u></b>			
<b>Misc. pictures, cd's and dvd's</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>50.00</b>	<b>100.00</b>
<b><u>Wearing Apparel</u></b>			
<b>Misc. clothing</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>445.00</b>	<b>445.00</b>
<b><u>Furs and Jewelry</u></b>			
<b>2 rings, five necklaces, three bracelets, one watch</b>	<b>11 U.S.C. § 522(d)(4)</b>	<b>1,275.00</b>	<b>1,275.00</b>
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
<b>Two bikes, one camera</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>130.00</b>	<b>260.00</b>
<b><u>Other Liquidated Debts Owning Debtor Including Tax Refund</u></b>			
<b>2009 anticipated federal tax refund</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>2,326.88</b>	<b>4,653.75</b>
<b>2009 anticipated state tax refund</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>14.58</b>	<b>29.16</b>
<b><u>Office Equipment, Furnishings and Supplies</u></b>			
<b>Desktop computer with fax/printer/scanner combo</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>75.00</b>	<b>150.00</b>
<b><u>Animals</u></b>			
<b>cat</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>12.50</b>	<b>25.00</b>

Total:	<b>11,455.49</b>	<b>21,190.96</b>
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0 continuation sheet attached to Schedule of Property Claimed as Exempt

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In re **Steven Karr Morrison,  
Lori Anne Morrison**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No. xxxxxx9628			2005					
Citimortgage PO Box 183040 Columbus, OH 43218		J	Mortgage  17830 Parkridge Dr. Riverview, MI 48193 (Debtors' residence)				164,321.66	0.00
			Value \$ 172,000.00					
Account No. xxxxxx8050			2006					
Co-op Services Credit Union P.O. Box 510450 Livonia, MI 48151		H	Vehicle Loan  2006 Pontiac Torrent				13,045.77	4,045.77
			Value \$ 9,000.00					
Account No. xxxxxx1644			2005					
Fifth Third Bank PO Box 630778 Cincinnati, OH 45263-0778		J	Vehicle Loan  2005 Pontiac Grand Am				15,651.25	9,851.25
			Value \$ 5,800.00					
Account No. xxxxxxxxxxxx9682			2005					
Huntington Bank 2361 Morse Columbus, OH 43229		J	Second Mortgage  17830 Parkridge Dr. Riverview, MI 48193 (Debtors' residence)				46,868.59	39,190.25
			Value \$ 172,000.00					
Subtotal (Total of this page)							239,887.27	53,087.27
Total (Report on Summary of Schedules)							239,887.27	53,087.27

0 continuation sheets attached

In re **Steven Karr Morrison,  
Lori Anne Morrison**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Steven Karr Morrison,  
Lori Anne Morrison**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Code debtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Code debtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxx-xxxx-xxxx-7232</b>  <b>AT&amp;T Universal Card Processing Center Des Moines, IA 50360</b>		<b>W</b>				<b>22,623.49</b>
Account No. <b>xxxxxxxxxx0309</b>  <b>Bank of America Attn: Bankruptcy Department P.O. Box 15480 Wilmington, DE 19850-5480</b>		<b>H</b>				<b>33,665.48</b>
Account No. <b>xxxx-xxxx-xxxx-8236</b>  <b>Chase Cardmember Service PO Box 94014 Palatine, IL 60094</b>		<b>H</b>				<b>14,450.25</b>
Account No. <b>xxxx-xxxx-xxxx-5797</b>  <b>Citi Card PO Box 6000 The Lakes, NV 88901-6000</b>		<b>H</b>				<b>5,993.81</b>
Subtotal (Total of this page)						<b>76,733.03</b>

1 continuation sheets attached

In re **Steven Karr Morrison,  
Lori Anne Morrison**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxxxxxxxxxx1515</b>						
<b>Home Depot Credit Services Processing Center Des Moines, IA 50364-0500</b>		<b>W</b>	<b>prior to filing credit card</b>			<b>3,764.85</b>
Account No. <b>x7588</b>						
<b>Michigan Catholic Credit Union 255 East Maple Road Troy, MI 48083</b>		<b>W</b>	<b>prior to filing revolving credit</b>			<b>4,913.66</b>
Account No.						
Account No.						
Account No.						
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>8,678.51</b>
						Total (Report on Summary of Schedules)
						<b>85,411.54</b>



In re     **Steven Karr Morrison,  
Lori Anne Morrison**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

In re     **Steven Karr Morrison,  
Lori Anne Morrison**

Case No. \_\_\_\_\_

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **Steven Karr Morrison**  
**Lori Anne Morrison**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		<b>produce clerk</b>
Name of Employer	<b>Disability</b>	<b>Kroger</b>
How long employed		<b>2 years</b>
Address of Employer		<b>23000 Michigan Ave. Dearborn, MI 48124</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>2,258.24</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>2,258.24</u>
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>446.99</u>
\$ <u>0.00</u>	\$ <u>34.67</u>
\$ <u>0.00</u>	\$ <u>40.69</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>522.35</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>1,735.89</u>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)  
8. Income from real property  
9. Interest and dividends  
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
11. Social security or government assistance (Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

12. Pension or retirement income

13. Other monthly income

(Specify): **disability income (net)**

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>1,000.43</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>1,000.43</u>	\$ <u>0.00</u>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>1,000.43</u>	\$ <u>1,735.89</u>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>2,736.32</u>
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(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Debtor husband anticipates receiving social security in December 2009 of \$2,106.00. He further anticipates his disability income to end in December 2009. Debtor is waiting on his pension to be reviewed, he anticipates his pension will begin in December 2009 or January 2010 in the amount of \$2,342.00 (gross).**

In re **Steven Karr Morrison**  
**Lori Anne Morrison**

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>991.83</b>
a. Are real estate taxes included? Yes <u><b>X</b></u> No _____		
b. Is property insurance included? Yes _____ No <u><b>X</b></u>		
2. Utilities:	\$	<b>220.00</b>
a. Electricity and heating fuel	\$	<b>50.00</b>
b. Water and sewer	\$	<b>0.00</b>
c. Telephone	\$	<b>234.00</b>
d. Other <u><b>See Detailed Expense Attachment</b></u>	\$	<b>150.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>520.00</b>
4. Food	\$	<b>160.00</b>
5. Clothing	\$	<b>0.00</b>
6. Laundry and dry cleaning	\$	<b>120.00</b>
7. Medical and dental expenses	\$	<b>320.00</b>
8. Transportation (not including car payments)	\$	<b>100.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>0.00</b>
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)	\$	<b>82.60</b>
a. Homeowner's or renter's	\$	<b>120.15</b>
b. Life	\$	<b>0.00</b>
c. Health	\$	<b>211.21</b>
d. Auto	\$	<b>0.00</b>
e. Other _____	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	<b>0.00</b>
(Specify) _____	\$	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	\$	
a. Auto	\$	<b>798.83</b>
b. Other <u><b>Second mortgage</b></u>	\$	<b>165.33</b>
c. Other _____	\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
17. Other <u><b>personal hygiene/hair care</b></u>	\$	<b>90.00</b>
Other _____	\$	<b>0.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<b>4,333.95</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<b>2,736.32</b>
b. Average monthly expenses from Line 18 above	\$	<b>4,333.95</b>
c. Monthly net income (a. minus b.)	\$	<b>-1,597.63</b>

**Steven Karr Morrison**In re **Lori Anne Morrison**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)****Detailed Expense Attachment****Other Utility Expenditures:**

<b>Cable and Internet</b>	\$	<b>152.00</b>
<b>cell phones</b>	\$	<b>82.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>234.00</b>

**United States Bankruptcy Court  
Eastern District of Michigan**

In re **Steven Karr Morrison  
Lori Anne Morrison**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter **7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **18** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **October 21, 2009**Signature: **/s/ Steven Karr Morrison**

Debtor

Date **October 21, 2009**Signature: **/s/ Lori Anne Morrison**

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_ [corporation or partnership] named as a debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_ sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date

Signature:

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court  
Eastern District of Michigan**

In re **Steven Karr Morrison  
Lori Anne Morrison**

Debtor(s)

Case No.  
Chapter

**7**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$32,881.20</b>	<b>2009 YTD: h income from employment</b>
<b>\$69,232.00</b>	<b>2008: h income from employment</b>
<b>\$81,771.89</b>	<b>2007: h income from employment</b>
<b>\$20,686.27</b>	<b>2009 YTD: w income from employment</b>
<b>\$24,584.00</b>	<b>2008: w income from employment</b>
<b>\$32,584.00</b>	<b>2007: w income from employment</b>

## 2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$3,214.29**

SOURCE  
**2009 YTD h income from disability**

## 3. Payments to creditors

None ☐ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>AT&amp;T Universal Card Processing Center Des Moines, IA 50360</b>	<b>709 - 9/3/09</b>	<b>\$1,745.64</b>	<b>\$22,623.49</b>
<b>Bank of America Attn: Bankruptcy Department P.O. Box 15480 Wilmington, DE 19850-5480</b>	<b>7/1/09 - 8/12/09</b>	<b>\$1,442.00</b>	<b>\$33,665.48</b>
<b>Citimortgage PO Box 183040 Columbus, OH 43218</b>	<b>7/09 - 9/24/09</b>	<b>\$2,139.03</b>	<b>\$160,989.78</b>

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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## 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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#### 6. Assignments and receiverships

- None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
GreenPath Debt Solutions 2525 Telegraph Road Suite 306 Bloomfield Hills, MI 48302	10/5/09	\$110.00 pre and post petition credit counseling
Stevenson & Bullock, P.L.C. 29200 Southfield Rd. Suite 210 Southfield, MI 48076	10/6/09	\$250.00
Stevenson & Bullock, P.L.C. 29200 Southfield Rd. Suite 210 Southfield, MI 48076	10/21/09	\$1,049.00 (\$750.00 attorney fee and \$299.00 filing fee)

### 10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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### 11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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### 18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	--	---------	--------------------	-------------------------------

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

### 19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS**21 . Current Partners, Officers, Directors and Shareholders**

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP**22 . Former partners, officers, directors and shareholders**

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23 . Withdrawals from a partnership or distributions by a corporation**

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTORDATE AND PURPOSE  
OF WITHDRAWALAMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 21, 2009

Signature /s/ Steven Karr Morrison  
Steven Karr Morrison  
 Debtor

Date October 21, 2009

Signature /s/ Lori Anne Morrison  
Lori Anne Morrison  
 Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

Address

X \_\_\_\_\_  
 Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
 Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.*

**United States Bankruptcy Court  
Eastern District of Michigan**

In re Steven Karr Morrison  
Lori Anne Morrison

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**STATEMENT OF ATTORNEY FOR DEBTOR(S)**  
**PURSUANT TO F.R.BANKR.P. 2016(b)**

The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that:

1. The undersigned is the attorney for the Debtor(s) in this case.

2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]

[ ☒ ] **FLAT FEE**

A.	For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid . . . . .	<u>1,000.00</u>
B.	Prior to filing this statement, received . . . . .	<u>1,000.00</u>
C.	The unpaid balance due and payable is . . . . .	<u>0.00</u>

[ ☐ ] **RETAINER**

A. Amount of retainer received . . . . . \_\_\_\_\_

B. The undersigned shall bill as forth on the attached letter agreement. Prior to the filing of the case, the following payments were made to the undersigned by Debtor: \$250.00 (October 6, 2009); \$1,049.00 (October 21, 2009, \$750.00 attorney fees and \$299.00 filing fee).

3. \$ 299.00 of the filing fee has been paid.

4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, as set forth in the attached letter agreement.

5. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

6. The source of payments to the undersigned was from:

A. XX Debtor(s)' earnings, wages, compensation for services performed

B. \_\_\_\_\_ Other (describe, including the identity of payor) \_\_\_\_\_

7. The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to be paid except as follows:

Dated: October 21, 2009

/s/ Sonya N. Goll

Attorney for the Debtor(s)

**Sonya N. Goll P61136 sgoll@sbplclaw.com**

**Stevenson & Bullock, P.L.C.**

**29200 Southfield Rd.**

**Suite 210**

**Southfield, MI 48076**

**(248)423-8200**

Agreed: /s/ Steven Karr Morrison

**Steven Karr Morrison**

Debtor

/s/ Lori Anne Morrison

**Lori Anne Morrison**

Debtor

## **CHAPTER 7 ATTORNEY FEE AND COST AGREEMENT**

The undersigned, Steven Morrison and Lori Morrison (“You” or “you”), retain the law firm of Stevenson & Bullock, P.L.C. (the firm and its attorneys shall both individually and collectively referred to as “S&B” or “we”) as her attorney for the purposes of representation incident to a Chapter 7 bankruptcy case.

1. The attorney fee for to prepare for a bankruptcy case and representation in your Chapter 7 bankruptcy case (up to and including the 11 U.S.C. 341 Meeting) shall be as follows: \$1000.00, plus \$299.00 filing fee.

This services to be provided shall include office and telephonic conferences, initial document review and the preparation of the Bankruptcy Petition, Bankruptcy Petition Cover Sheet, Exhibit D, Notice to Individual Consumer Debtor, Verification of Creditor Matrix, Creditor Address Matrix, Verification of Matrix, Schedules, Statement of Intent, Statement of Financial Affairs and Statement of Social Security Number and attendance at the First Meeting of Creditors.

The above-referenced fees do not include credit counseling or debtor education fees. You are individually responsible for credit counseling and debtor education fees.

**We will not defend you in ANY LITIGATION, including adversary proceedings relating to your discharge or the dischargeability of a particular debt, unless we a retained by separate written agreement signed by you and S&B. You understand that you will have to seek separate counsel relating to filing lawsuits or counter-claims (and appeals) in any pending or future action.**

**YOU ACKNOWLEDGE THAT YOU UNDERSTAND THAT S&B will not defend you in ANY LITIGATION, including adversary proceedings relating to your discharge or the dischargeability of a particular debt, unless we a retained by separate written agreement signed by you and S&B. YOU ACKNOWLEDGE THAT YOU UNDERSTAND THAT you will have to seek separate counsel relating to filing lawsuits or counter-claims (and appeals) in any pending or future action.**

After the 11 U.S.C. 341 Meeting, you will be billed on an hourly basis at S&B’s prevailing hourly rates which as of January 1, 2009 are as follows: Michael A. Stevenson - \$300.00; Charles D. Bullock - \$285.00; Kimberly A. Bedigian - \$250.00; Ernest M. Hassan, III - \$200.00; Sonya N. Goll - \$250.00; Paralegals - \$90.00. You are responsible for all costs and expenses incurred on your behalf.

You will be billed on a monthly basis. Payment is due within twenty (20) days of invoice.



Failure to pay your bill timely will be grounds to withdraw from your case and any other matter in which we have been retained to represent you.

2. By executing this agreement, the undersigned acknowledges that all information related to their assets, liabilities, and other related financial information must be disclosed on their bankruptcy petition and schedules. The undersigned agrees to disclose to the attorney and the Court all of this information.

3. Prior to filing a bankruptcy petition under the Bankruptcy Code, it is a requirement (under 11 U.S.C. § 109(h)) that the undersigned receive a briefing that outlines the opportunities for available credit counseling and assistance in making a budget analysis from an approved nonprofit budget and credit counseling agency. The undersigned is responsible for obtaining this counseling and acquiring a certificate for undergoing the counseling and is responsible for the costs/fees associated with this counseling that is not a part of this fee agreement. The certificate of completion must be submitted with your bankruptcy petition or your case may be dismissed.

4. After the bankruptcy is filed, it is also a requirement of the Bankruptcy Code (11 U.S.C. § 727(a)(11)) that every debtor complete a personal financial management course by an approved agency. The undersigned is responsible for obtaining this counseling and acquiring a certificate for undergoing the counseling and is responsible for the costs/fees associated with this counseling that is not a part of this fee agreement. **A certificate of completion must be submitted to show that you have completed a personal financial management course or you will not receive a discharge of your debts.**

5. It is a requirement under the Bankruptcy Code (11 U.S.C. § 521(e)) that a debtor (you) shall provide not later than seven (7) days before the date set forth the first meeting of creditors, to the trustee a copy of the Federal income tax return required under applicable law (or at the election of the debtor, a transcript of such return) for the most recent tax year ending immediately before the commencement of the case and for which a Federal income tax return was filed and to any creditor that timely requests such copy. **If you fail to comply with the aforementioned requirements, the court SHALL dismiss the case unless you demonstrate that the failure to so comply is due to circumstances beyond your control.**

6. The undersigned understands that on the request of any party in interest in the anticipated bankruptcy case, the undersigned must submit **ALL** federal tax returns due while the case is pending which may mean any previous tax return(s) (for previous year(s)) that remain unfiled. **The undersigned agrees to comply with any such request and understands that the anticipated bankruptcy case may be dismissed for failure to comply with any such request. YOU HAVE ADVISED ME THAT, TO THE BEST OF YOUR KNOWLEDGE, ALL REQUIRED OUTSTANDING TAX RETURNS HAVE BEEN FILED. YOU ARE GOING TO FURTHER CONFIRM THIS WITH AN ACCOUNTANT. IN THE EVENT ANY REQUIRED OUTSTANDING TAX RETURNS HAVE NOT BEEN FILED, YOU UNDERSTAND AND AGREE TO IMMEDIATELY UNDERTAKE THE PREPARATION AND FILING OF SUCH RETURNS AND FORWARD A COPY TO S&B AND YOUR CHAPTER 7 TRUSTEE AND**

**ANY PARTY LAWFULLY REQUESTING THE SAME..**

7. The undersigned understands that copies of all documents (i.e. advices, pay stubs, copies of checks, or other evidence of payment) showing income received in the 60-day period prior to the date of the bankruptcy filing must be supplied prior to the bankruptcy filing or risks the dismissal of the bankruptcy case.

8. The undersigned understands that he must take certain actions with respect to collateral associated with secured debts within 30 days of the 11 U.S.C. § 341 Meeting. These actions include the surrender, reaffirmation, or redemption of collateral pursuant to the Statement of Intention that is filed in the anticipated bankruptcy case.

9. The undersigned understands that reaffirmation of a secured debt requires the concurrence of the attorney for the debtor (you) unless a motion is filed with the court and Court approval is obtained. The attorney will make an independent decision on whether a reaffirmation is reasonable and in the best interest of the undersigned. It is understood that S&B (and its attorneys) may refuse to execute a reaffirmation agreement. If this happens, the undersigned could lose the property which secures the debt to, among other things, foreclosure.

10. The undersigned understands that he must disclose to the attorney any and all prior bankruptcy filings in any jurisdiction whether or not any prior case was dismissed or discharged. The undersigned understands that the Automatic Stay protections granted by 11 U.S.C. § 362 are dependent upon the existence of prior bankruptcy filings. In addition, the undersigned understands that in order to exempt any equity in real property used as a residence by their, that it is a requirement that he/she be domiciled at the residence for the last two years.

11. Attorney agrees to diligently perform the above services and pursue the interests of the client; however, you understand that **NO RESULTS ARE GUARANTEED.**

12. The undersigned understands that all payments on secured debts must continue and be current to avoid the potential loss/repossession of the collateral, whether billing notices are being sent to the undersigned by any such secured creditor after the bankruptcy filing. Creditor may have a right to seek to foreclose or repossess your property which acts as collateral (house and cars) if you are not current with your payments to such creditors (e.g., mortgage company and credit union holding secured claims).

13. You acknowledge that you have been advised that by filing Chapter 7 bankruptcy any foreclosure sale may only be temporarily stayed (as briefly as thirty (30) days). A secured creditor (mortgage company) has the ability to file a motion for relief from the automatic stay. If the Court grants the relief sought in the motion (giving the mortgage company the ability to foreclose on the real property), you could lose the property as if the bankruptcy case had not been filed. It is understood that S&B will not assist with you attempting to obtain financing.

14. S&B will not represent you, in any capacity, with any tax matters with the Internal

Revenue Service or the State of Michigan. **YOU ACKNOWLEDGE THAT YOU HAVE BEEN ADVISED TO SEEK SEPARATE COUNSEL RELATING TO THESE MATTERS.**

15. **YOU UNDERSTAND THAT YOU CANNOT SELL, SETTLE OR REFINANCE ANYTHING WHICH IS PROPERTY OF YOUR BANKRUPTCY ESTATE, DURING THE BANKRUPTCY CASE, WITHOUT COURT AUTHORIZATION.**

16. **You understand that if you have claims or causes of action (filed or simply potential claims or causes of action that you are not sure about) against ANYONE you MUST list them on your bankruptcy schedules in writing or you may be forever barred from bringing such claims.**

17. **You authorize S&B to discuss the fact that you intend on filing (or have filed) bankruptcy with your creditors, collectors and any interest party. S&B shall keep you reasonably apprised of the status or contact with each party.**

18. **Records Retention.** Any materials belonging to you will be returned at the conclusion of this engagement, upon reasonable request. Following this engagement, S & B will retain our files relating to this matter for a period of four years, after which time the files will be destroyed unless we receive written instructions from you to the contrary. A reasonable charge might be imposed for any special requests pertaining to disposition or handling of our files.

19. **Right to withdraw from representation.** S & B reserves the right to withdraw from this representation in the event that S&B is not reimbursed for costs incurred and/or services rendered under the terms of this letter agreement or you fail to fulfill any obligation to S&B and the Court, to the extent required, permits such withdrawal.

20. **Attorney Fees and Costs.** In the event any legal proceedings are instituted by or on behalf of S&B to collect any amounts due from you for unpaid bills, S&B shall be entitled to recover its reasonable attorney fees and costs incurred in any and all such proceedings.

21. **YOU UNDERSTAND THAT YOU HAVE READ AND UNDERSTAND L.B.R. 2003-2 (E.D.M.). You understand that is your responsibility to take reasonable steps to obtain and to the extent such documents are obtained and in your possession to have available at the meeting of creditors, neatly arranged, all of the items that are listed in L.B.R. 2003-2 (E.D.M.). L.B.R. 2003-2 (E.D.M.) HAS BEEN ATTACHED TO THIS AGREEMENT.**

22. **Whole Agreement.** This letter constitutes the entire agreement between the parties and shall be deemed to supersede and cancel any other agreements between the parties relating to S & B rendering legal services on behalf of you. None of the previous and contemporaneous negotiations shall be used by any of the parties to construe or affect the validity of this letter. Each party acknowledges that no representation, inducement, or condition not set forth in this letter has been made or relied on by either party. This written Agreement supersedes all earlier oral or written agreements between Attorney and Client

AGREED:

Stevenson & Bullock, P.L.C.

\_\_\_\_/s/ Steven Morrison\_\_\_\_\_  
Steven Morrison

\_\_\_\_/s/ Sonya N. Goll\_\_\_\_\_  
By: Sonya N. Goll

Dated: October 21, 2009

Date: October 21, 2009

\_\_\_\_/s/ Lori Morrison\_\_\_\_\_  
Lori Morrison

Dated: October 21, 2009

**Rule 2003-2 Debtor's Documents at the Meeting of Creditors**

In a case under chapter 7, 12 or 13, or in an individual case under chapter 11, to the extent they are in the debtor's possession or are readily available, the debtor shall have available at the meeting of creditors, neatly arranged, all of the following for one year prepetition:

- (a) Documents to support all entries on schedule I, other than previously provided payment advices and tax returns;
- (b) Documents to support all entries on schedule J, including canceled checks, paid bills or other proof of expenses;
- (c) Certificates of title (originals if available, otherwise copies) for currently owned titled assets, including vehicles, boats and mobile homes (regardless of when acquired);
- (d) A current statement from each secured creditor stating the amount owed;
- (e) Originals of bank books, check registers, other financial accounts, bonds, stock certificates, and bank, brokerage and credit card statements;
- (f) Copies of leases, mortgages, deeds and land contracts (These documents shall be provided for the time period six years prepetition.);
- (g) Copies of life insurance policies either owned by the debtor or insuring the debtor's life;
- (h) Current property tax statements;
- (i) Asset appraisals;
- (j) Keys to non-exempt buildings and vehicles;
- (k) Divorce judgments and property settlement agreements;
- (l) Casualty insurance policies;
- (m) Documents establishing the scheduled amounts of joint debts, if the debtor claims an entireties exemption;
- (n) The name, address and telephone number of each holder of a Domestic Support Obligation; and
- (o) Any other specific document requested by the trustee relating to the schedules or statement of financial affairs, if requested in writing at least 7 days before the first meeting of creditors.

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

\_\_\_\_\_  
Printed name and title, if any, of Bankruptcy Petition  
Preparer  
Address:

\_\_\_\_\_  
Social Security number (If the bankruptcy  
petition preparer is not an individual, state  
the Social Security number of the officer,  
principal, responsible person, or partner of  
the bankruptcy petition preparer.) (Required  
by 11 U.S.C. § 110.)

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer or officer,  
principal, responsible person, or partner whose  
Social Security number is provided above.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**Sonya N. Goll P61136 sgoll@sbplclaw.com**

Printed Name of Attorney

X **/s/ Sonya N. Goll**

Signature of Attorney

**October 21, 2009**

Date

Address:  
**29200 Southfield Rd.**  
**Suite 210**  
**Southfield, MI 48076**  
**(248)423-8200**

### Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Steven Karr Morrison**  
**Lori Anne Morrison**

Printed Name(s) of Debtor(s)

Case No. (if known)

X /s/ Steven Karr Morrison

Signature of Debtor

October 21, 2009

Date

X /s/ Lori Anne Morrison

Signature of Joint Debtor (if any)

October 21, 2009

Date



**United States Bankruptcy Court  
Eastern District of Michigan**

In re **Steven Karr Morrison  
Lori Anne Morrison**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter

**7**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **October 21, 2009**

**/s/ Steven Karr Morrison**

**Steven Karr Morrison**

Signature of Debtor

Date: **October 21, 2009**

**/s/ Lori Anne Morrison**

**Lori Anne Morrison**

Signature of Debtor

AT&T Universal Card  
Processing Center  
Des Moines, IA 50360

Bank of America  
Attn: Bankruptcy Department  
P.O. Box 15480  
Wilmington, DE 19850-5480

Bank of America  
P.O. Box 15019  
Wilmington, DE 19886-5019

Chase Cardmember Service  
PO Box 94014  
Palatine, IL 60094

Citi Card  
PO Box 6000  
The Lakes, NV 88901-6000

Citimortgage  
PO Box 183040  
Columbus, OH 43218

Co-op Services Credit Union  
P.O. Box 510450  
Livonia, MI 48151

Fifth Third Bank  
PO Box 630778  
Cincinnati, OH 45263-0778

Home Depot Credit Services  
Processing Center  
Des Moines, IA 50364-0500

Huntington Bank  
2361 Morse  
Columbus, OH 43229

Michigan Catholic Credit Union  
255 East Maple Road  
Troy, MI 48083